

## UNITED STATES DISTRICT COURT

for the

Eastern District of Michigan

United States of America

v.

Malik Roland

Case: 2:23-mj-30209

Assigned To : Unassigned

Assign. Date : 5/24/2023

CMP: SEALED MATTER (MAW)

## CRIMINAL COMPLAINT

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of March 2020 through September 2, 2021 in the county of Wayne in the  
Eastern District of Michigan, the defendant(s) violated:

*Code Section**Offense Description*

18 U.S.C. § 1343

Unemployment insurance fraud scheme and has committed wire fraud

18 U.S.C. § 1028A

Aggravated identity theft

This criminal complaint is based on these facts:

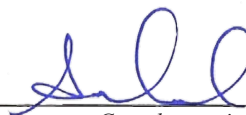
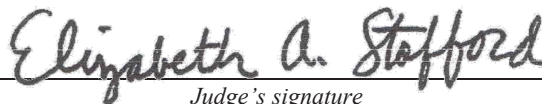
See attached Affidavit

☐ Continued on the attached sheet.

Sworn to before me and signed in my presence  
and/or by reliable electronic means.

Date: May 24, 2023

City and state: Detroit, MI

*Complainant's signature*Miguel A. Colon Special Agent, DOL-OIG*Printed name and title**Judge's signature*Hon. Elizabeth A. Stafford, United States Magistrate Judge*Printed name and title*

## **AFFIDAVIT IN SUPPORT OF A COMPLAINT**

I, Miguel A. Colon, being first duly sworn, hereby depose and state as follows:

### **INTRODUCTION AND AGENT BACKGROUND**

1. I am a Special Agent of the U.S. Department of Labor, Office of Inspector General, Office of Investigations - Labor Racketeering and Fraud (“DOL-OIG/OI-LRF”) and have been since December 2017. I am currently assigned to the Federal Bureau of Investigation (“FBI”) Violent Gang Task Force (“VGTF”) and the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) Violent Crimes and Gangs group where I participate in investigations of street gangs committing various violations of federal law, including weapons and narcotics trafficking, violent crimes, and fraud. Prior to my current assignment, I was assigned to the Homeland Security Investigations’ Document and Benefit Fraud Task Force, where I investigated criminal activity including, but not limited to, identity theft, money laundering, visa fraud and other financial fraud. I have conducted numerous investigations involving identity theft, labor, financial and unemployment insurance fraud schemes. In addition to my experience, I

have also received significant law enforcement training, including graduating from the Criminal Investigator Training Program at the Federal Law Enforcement Training Center.

2. As a Special Agent, I have conducted numerous investigations into criminal violations of both Title 29 and Title 18 of the United States Code. During this time, I have been either the lead agent or supporting agent on several investigations involving criminal schemes targeting the unemployment insurance (“UI”) program through the filing of false or fictitious UI claims. Based on my direct personal experience with these cases, I have become familiar with the methods that criminals use to attack and exploit the UI systems as well as the criminals’ reliance on the use of email and other internet or online tools and systems to facilitate that fraud.

3. Probable cause exists that Malik ROLAND (DOB: XX-XX-2001) has engaged in an unemployment insurance fraud scheme and has committed wire fraud (18 U.S.C. § 1343) and aggravated identity theft (18 U.S.C. § 1028A). His scheme involves the filing of fraudulent UI claims through the internet, with some of those claims using misappropriated personal identifying information (“PII”) of real

persons, and the withdrawal of fraudulently obtained UI funds at ATMs in the Eastern District of Michigan, often using UI debit cards that were sent through the mail.

4. I make this affidavit based upon personal involvement in the subject criminal investigation, including review of financial, employment, internet service provider, utility and property records; records from relevant state agencies regarding UI claims; law enforcement surveillances; and information and evidence from search warrants in this investigation. I have also been provided with information from other law enforcement agents and officials, including agents and officials from the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF), and various State Workforce Agencies. This affidavit does not contain all the facts developed to date in the underlying investigation and is being submitted for the limited purpose of establishing probable cause to secure a criminal complaint and arrest warrant.

#### **BACKGROUND ON UNEMPLOYMENT INSURANCE**

5. The Social Security Act of 1935 initiated the federal and state Unemployment Insurance system. The system provides benefits to

individuals who are unemployed for reasons beyond their control. The purpose of the Unemployment Insurance system is twofold: first, to lessen the effects of unemployment through cash payments made directly to laid-off workers, and second, to ensure that life necessities are met on a weekly basis while the worker seeks employment. The U.S. Department of Labor funds many Unemployment Insurance Agency administrative costs, including salaries, office expenses, and computer equipment. The various state unemployment insurance agencies responsible for administering the UI programs are commonly referred to as State Workforce Agencies (“SWA”).

6. State unemployment systems and benefits are joint state and federal enterprises largely financed by taxes on private employers located in that state. In 2020 and 2021, the federal government provided significant supplemental benefits to the states as a result of the COVID-19 pandemic. Beginning in or about March 2020 and continuing through September 4, 2021, the Families First Coronavirus Response Act; Coronavirus Aid, Relief, and Economic Security Act; and the American Rescue Plan Act of 2021 created federal programs that allowed for the significant outlay of federal funds flowing to and

through the states to offset the historic need for unemployment benefits by the American workforce, including in the states of Arizona, California, Michigan, Pennsylvania, Maine, Kansas, Tennessee, New York and the US Territory of Guam (and in the Eastern District of Michigan). Collectively, these benefits are often referred to as Pandemic Unemployment Assistance (“PUA”).

7. Normally (in the absence of fraud), an unemployed worker initiates an Unemployment Insurance claim. This can be accomplished by submitting a claim in person, over the telephone, or via the Internet. Currently, most Unemployment Insurance claims in Arizona, California, Michigan, Pennsylvania, Maine, Kansas, Tennessee, New York and the US Territory of Guam are filed online via the Internet through the states’ UI portal. When a claimant using an internet protocol (“IP”) address registered in Michigan files a claim with an out-of-state UI agency, the servers used to process those claims are located outside the state of Michigan. For example, an Arizona or California UI claim filed from an IP address registered to a Michigan residence will be processed through a server located outside of the state of Michigan.

8. To be eligible for Unemployment Insurance benefits, the worker must demonstrate a certain level of earnings in several quarters immediately preceding the application. The amount of benefits that an Unemployment Insurance claimant might be eligible for depends on a variety of factors, including but not limited to the length of his or her previous employment and the amount of wages he or she earned.

9. The State Workforce Agency will either approve or reject an Unemployment Insurance claim based on the application made by the unemployed worker. If the respective SWA approves an Unemployment Insurance claim, the claimant is required to re-certify the claim via telephone or Internet at various times during the life of the claim. The worker must also certify that he or she is still unemployed and actively seeking work. One way in which unemployment benefits are provided to a claimant is with a UI debit card, issued by the financial institution contracted by the respective state, which is mailed to the claimant through the U.S. Postal Service.

10. Alternatively, a claimant can provide the state Unemployment Insurance Agency with a bank routing number and bank account number so his or her Unemployment Insurance benefits

can be transferred via electronic funds transfers (“EFTs”) into his or her bank account. All EFTs of Unemployment Insurance benefits to Arizona, California, Michigan, Pennsylvania, Maine, Kansas, Tennessee, New York and the US Territory of Guam Unemployment Insurance claimants, involve the transmission of electronic signals through the various SWA and financial institution data servers. For example, all EFTs of Unemployment Insurance benefits to Michigan, California or Arizona Unemployment Insurance claimants, whether via a Bank of America (BOA)-provided debit card or via a claimant-provided bank account, involve the transmission of electronic signals through one of BOA’s two data centers, which are located in Virginia and Colorado, and from those data centers to banks and/or ATMs located, for example, in Michigan. In addition, any other state that disperses Unemployment Insurance benefits using BOA prepaid debit cards, including Arizona and California, also involve the transmission of electronic signals through the aforementioned BOA data centers. These are interstate wire communications.

**PROBABLE CAUSE**



11. The United States Attorney's Office (USAO), Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) and Department of Labor – Office of Inspector General have been investigating criminal activity conducted by members and associates of the Detroit street gang, "Omerta Boyz." As part of that investigation, I identified Omerta Boyz members, associates, and others who appeared to be engaged in unemployment insurance fraud schemes. During the investigation, I determined that Malik ROLAND was associated with at least 37 suspected fraudulent UI claims between March 20, 2020, and September 2, 2021, in the states of California, Arizona, Louisiana, Tennessee and Michigan based, in part, on the use of a common IP address, similarities in claim information, and ATM footage.

Malik ROLAND's Cellular Device Relating to Suspected Fraud

12. On October 5, 2022, members from the Detroit Police Department Gang Intelligence Unit arrested ROLAND on an outstanding 3rd Circuit Court warrant. During a search incident to arrest, officers recovered a gray iPhone—from ROLAND's person. Detroit police obtained a search warrant, which authorized the forensic extraction of the seized device. DPD performed an extraction of the

target device, placed the forensic extraction report and data on a disc, and placed the disc on evidence.

13. On November 23, 2022, United States Magistrate Judge Jonathan J.C. Grey authorized the search of the iPhone for evidence of fraud. A review of ROLAND's cell phone, seized on October 5, 2022, uncovered evidence of ROLAND's involvement in UI fraud and bank fraud.

14. A review of user accounts registered on ROLANDS' cell phone revealed there were two separate email accounts on the phone, "tbradyfan2238@gmail.com" and "jthorn2238@gmail.com," that were also used to file suspected fraudulent UI claims in the state of California and Michigan. For example, three separate UI claims were filed listing email address "tbradyfan2238@gmail.com." Agents also identified a static Comcast Cable Internet IP address, 68.56.199.142 ("IP 142") associated with two of these claims. An open-source database search of IP 142 revealed that they are registered to Comcast Communications. In addition, the geolocation data revealed that IP 142 was associated with the Detroit area. In my training and experience in other fraud investigations, IP 142 is likely a unique IP address for a

specific Comcast Cable Internet customer residence. . A review of claims associated with IP 142 revealed 37 separate UI claims in Michigan, California and Arizona, which disbursed approximately \$309,308 in UI benefits. For at least two of those fraudulent UI claims filed using IP 142, ROLAND was caught on surveillance video withdrawing cash from the account at an ATM in the Eastern District of Michigan

15. A review of the email addresses associated with the 37 UI claims tied to IP 142 revealed commonalities shared with the email accounts registered to ROLAND's cell phone, in addition to the three claims filed with the "tbradyfan2238@gmail.com" email mentioned above. For example, 15 of the 37 UI claims used email addresses with numerical monikers "2237" or "2238." In addition, 15 of the 37 UI claims used sports references related to known professional teams or players. Figure 1 below illustrates a sample of the UI claims associated with IP 142 and either the email account registered on ROLAND's cell phone or email accounts sharing similar characteristics as the email accounts registered on ROLAND's cell phone.

Figure 1

Claim State	Claimant Name	Email	Claim Date	IP Address
CA	H____, W____	MELOFAN2238@GMAIL.COM	8/11/20	68.56.199.142
CA	K____, R____	MAVSFAN2238@GMAIL.COM	7/10/20	68.56.199.142
CA	J____, P____	BRONFAN2238@GMAIL.COM	8/11/20	68.56.199.142
CA	G____, D____	GUMWORLD2238@GMAIL.COM	7/10/20	68.56.199.142
CA	J____, D____	SUNSFAN2238@GMAIL.COM	7/10/20	68.56.199.142
CA	P____, K____	PIRATEFAN2238@GMAIL.COM	7/10/20	68.56.199.142
CA	J____, C____	MADDENFAN2238@GMAIL.COM	8/11/20	68.56.199.142
CA	H____, N____	KYRIEFAN2238@GMAIL.COM	8/11/20	68.56.199.142
CA	B____, T____	KNICKSFAN2237@GMAIL.COM	7/10/20	68.56.199.142
CA	R____, D____	MWHITTY2238@GMAIL.COM	7/10/20	68.56.199.142
CA	F____, C____	TBRADYFAN2238@GMAIL.COM	7/10/20	68.56.199.142
CA	S____, T____	ROZIERFAN2238@GMAIL.COM	8/11/20	68.56.199.142
CA	D____, K____	DBALDWIN2238@GMAIL.COM	7/10/20	68.56.199.142
CA	K____, P____	LWARFIELD2238@GMAIL.COM	8/5/20	68.56.199.142
MI	D____, A____	CUBSFAN2237@GMAIL.COM	5/17/20	68.56.199.142
MI	H____, B____	TBRADYFAN2238@GMAIL.COM	5/15/20	68.56.199.142
MI	S____, A____	STEELERSNATION887@GMAIL.COM	5/15/20	68.56.199.142
MI	M____, B____	MWHITTY2238@GMAIL.COM	5/15/20	68.56.199.142

16. A review of images found on ROLAND's cell phone also revealed significant evidence related to other similar types of fraud. For example, agents found an image dated October 7, 2022, of names and PII which appear to be purchased on the dark web (see image 1 below).

Image 1

The screenshot shows a web application interface with a navigation bar at the top containing links for 'MPS', 'SSN', 'ORDERS', 'CHECKER', 'SUPPORT', and 'BALANCE'. Below the navigation bar is a section titled 'SSN Buy History' with a 'BALA' label on the right. A 'CSV' button is located on the left, and a 'Search:' input field is on the right. Below this is a table titled 'SSN Data' with a sort icon (upward arrow) on the left. The table contains five rows of data, each with a number in the first column and redacted information in the second column. The redacted information appears to be a combination of a name, address, and date.

	SSN Data
4	T [REDACTED], M [REDACTED], 901 [REDACTED], GA, 31903, 1981-10-24 00:00:00.0, [REDACTED]
6	D [REDACTED], M [REDACTED], [REDACTED], 31906, 1981-03-10 00:00:00.0, [REDACTED]
2	S [REDACTED], [REDACTED], GA, 31907, 1979-01-06 00:00:00.0, [REDACTED]
9	D [REDACTED], M [REDACTED], [REDACTED], GA, 31907, 1977-01-23 00:00:00.0, [REDACTED]
07	L [REDACTED], M [REDACTED], [REDACTED], 31907, 1966-12-11 00:00:00.0, [REDACTED]

### December 13, 2022 Search Warrant

17. On December 13, 2022, law enforcement executed a federal search warrant at 33XX Wilkerson Cir, Melvindale, MI (“ROLAND’s residence”). ROLAND was present at the time of the search. Agents seized evidence of identity theft, bank fraud and UI fraud inside the house. For example, dozens of debit cards in the names of other individuals not associated with the residence were seized, to include a New York UI debit card in the name of M.B., referenced in more detail below.

### Unemployment Insurance Claims Linked to ROLAND

18. On May 29, 2020, a Michigan UI claim was filed in the name, DOB and SSN of Malik ROLAND. The address listed by the claimant was 32XX Stuart Lane, Dearborn, MI. The email listed by the claimant was “mroland2237@yahoo.com.” Assuming ROLAND otherwise qualified for the benefits, ROLAND filed this potentially legitimate claim using the same “2237” moniker pattern associated with 15 of the fraudulent UI claims filed from IP 142.

UI Account in M.B’s Name

19. On February 10, 2021, a New York UI claim was filed in the name, DOB and SSN of M.B, a real person. The address listed by the claimant was 32XX Stuart Lane, Dearborn, MI, the same address listed on ROLAND’s Michigan UI claim. Additionally, during a search of ROLAND’s residence, 33XX Wilkerson Cir, Melvindale, MI, on December 13, 2022, agents found a New York UI debit card in the name of M.B.

UI Account in B.H’s Name

20. On May 15, 2020, a Michigan UI claim was filed in the name, DOB and SSN of B.H, using IP 142, with a listed email address of “tbradyfan2238@gmail.com.” As discussed above, a search of

ROLAND's cellular device revealed that email "tbradyfan2238@gmail.com" was a registered user account on ROLAND's phone.

UI Account in C.F's Name

21. On July 10, 2020, a California UI claim was filed in the name, DOB and SSN of C.F, using IP 142, with a listed email address of "tbradyfan2238@gmail.com." Again, the email "tbradyfan2238@gmail.com" was a registered user account on ROLAND's phone.

UI Account in R.L's Name

22. On July 10, 2020, a California UI claim was filed in the name, DOB and SSN of R.L, using IP 142. The address listed by the claimant for the mailing of a UI debit card was 52XX Larchmont St., Detroit, MI.

23. On or around July 15, 2020, a BOA UI debit card ending in 6365 in R.L.'s name was mailed, via U.S.P.S., to 52XX Larchmont St, Detroit, MI. On July 15, 2020, \$13,702 was deposited into the debit account, established by the California EDD, in R.L.'s name.



24. On April 21, 2023, I interviewed R.L., who stated s/he was a victim of identity theft. R.L. stated s/he did not file a UI claim in California, had not received any UI benefits, and did not give permission to anyone to file a UI claim on his/her behalf.

25. BOA provided agents with ATM surveillance footage of withdrawals made from the UI debit account set up R.L.'s name on July 22, 2022, in the Eastern District of Michigan. Based on my review of the ATM surveillance images, I have concluded that the individual in the ATM surveillance footage is ROLAND. The image below (see image 2 below) shows ROLAND making the withdrawal on July 22, 2020, and the adjacent photograph (image 3) is a driver's license photo of Malik ROLAND used for comparison purposes.

Image 2



Image 3





26. Although the individual displayed in image 2 above is wearing a mask, his facial features and body composition match those of ROLAND. In addition, the left arm tattoo visible in the ATM surveillance image from July 22, 2020, (image 4) matches a Dearborn Police Department booking photo for ROLAND dated February 16, 2023, (image 5). Relatedly, based upon a picture posted to an open Instagram page on October 8, 2020, ROLAND did not get his right arm tattooed until sometime thereafter.

Image 4



Image 5



Image 6

27. Probable cause exists that ROLAND committed wire fraud and aggravated identity theft in connection with the fraudulent UI claim filed in R.L.'s name, and his fraudulent use of a UI debit card in R.L.'s name (that was sent through the mail) to withdraw fraudulently obtained UI funds at an ATM in the Eastern District of Michigan. The filing of the claim involved an interstate wire transmission as it was filed via the internet with the California EDD, an agency located outside of Michigan. A UI debit card for that fraudulent claim was then mailed, via the U.S.P.S., to an address in the Eastern District of Michigan, which ROLAND used in the Eastern District of Michigan to withdraw fraudulently obtained UI funds at an ATM, which in turn involved interstate wire transmissions with BOA servers located in Virginia or Colorado.

UI Account in K.D's Name

28. On July 10, 2020, a California UI claim was filed in the name, DOB and SSN of K.D, using IP 142. The address listed by the claimant for the mailing of a UI debit card was 153XX Steel St., Detroit, MI.

29. On or around July 15, 2020, a BOA UI debit card ending in 6483 in K.D.'s name was mailed, via U.S.P.S., to 153XX Steel St., Detroit, MI. On July 15, 2020, \$13,702 was deposited into the debit account, established by the California EDD, in K.D.'s name.

30. On April 21, 2023, I interviewed K.D., who stated s/he was a victim of identity theft. K.D. stated s/he did not file a UI claim in California, had not received any UI benefits, and did not give permission to anyone to file a UI claim on his/her behalf.

31. BOA provided agents with ATM surveillance footage (see image 6) of withdrawals made from the UI debit account set up K.D.'s name on July 22, 2022, at the same time and location as the July 22 withdrawal using R.L.s debit card ending 6365, in the Eastern District of Michigan. Based on my review of the ATM surveillance images, I have concluded that the individual in the ATM surveillance footage is ROLAND.

Image 6



32. Probable cause exists that ROLAND committed wire fraud and aggravated identity theft in connection with the fraudulent UI claim filed in K.D.'s name, and his fraudulent use of a UI debit card in K.D.'s name (that was sent through the mail) to withdraw fraudulently obtained UI funds at an ATM in the Eastern District of Michigan. The filing of the claim involved an interstate wire transmission as it was filed via the internet with the California EDD, an agency located outside of Michigan. A UI debit card for that fraudulent claim was then mailed, via the U.S.P.S., to an address in the Eastern District of Michigan, which ROLAND used in the Eastern District of Michigan to withdraw fraudulently obtained UI funds at an ATM, which in turn involved

interstate wire transmissions with BOA servers located in Virginia or Colorado.

**CONCLUSION**

33. Based on the forgoing, there is probable cause to believe that Malik ROLAND has committed wire fraud (18 U.S.C. § 1343) and aggravated identity theft (18 U.S.C. § 1028A) in connection with a scheme to defraud the federal/state unemployment insurance programs and obtain unemployment benefits by means of false and fraudulent pretenses and representations.

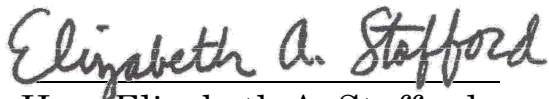
Respectfully submitted,



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Miguel A. Colon  
Special Agent  
U.S. Department of Labor  
Office of Inspector General

Sworn to before me and signed in my presence  
and/or by reliable electronic means.



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Hon. Elizabeth A. Stafford  
United States Magistrate Judge